

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

JOSEPH M. NOVELLA
CHRISTINE NOVELLA
Debtor(s)

Case No. 13-70757JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2013.
- 2) The plan was confirmed on 02/28/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/16/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/19/2018.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,668.39.
- 10) Amount of unsecured claims discharged without payment: \$61,934.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$121,160.61
Less amount refunded to debtor \$4,500.74

NET RECEIPTS: \$116,659.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,740.99
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,240.99

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APOTHAKE & ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
BACK BOWL I LLC	Unsecured	14,987.87	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BURTON NEIL	Unsecured	0.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	6,450.49	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,140.94	NA	NA	0.00	0.00
CAPITAL RECOVERY V LLC++	Unsecured	4,496.45	4,496.55	4,496.55	0.00	0.00
CAPITAL RECOVERY V LLC++	Unsecured	1,884.00	1,884.02	1,884.02	0.00	0.00
CITIBANK NA(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	913.95	913.95	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	2,181.32	2,181.32	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	1,141.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK++	Unsecured	4,496.55	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB / OLD NAVY++	Unsecured	0.00	NA	NA	0.00	0.00
GORDON & WEINBERG PC**	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
IC FCU++	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	12,055.61	12,055.61	7,093.02	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	12,055.61	NA	NA	0.00	0.00
MANN BRACKEN LLP++	Unsecured	0.00	NA	NA	0.00	0.00
MICHAELS LOUIS & ASSOC	Unsecured	9,442.89	NA	NA	0.00	0.00
PERITUS PORTFOLIO AS ASSIGNEE F	Secured	15,273.33	14,075.00	14,075.00	14,075.00	1,475.56
PERITUS PORTFOLIO AS ASSIGNEE F	Unsecured	0.00	855.34	855.34	503.25	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	145.08	145.08	145.08	81.44	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,118.74	1,118.74	1,118.74	658.22	0.00
RECOVERY MGT SYSTEMS CORP++	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	12,060.00	12,123.55	12,123.55	7,132.99	0.00
US BANK NA - INDENTURE TRUSTEE	Priority	0.00	2,861.14	2,861.14	2,861.14	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK NA - INDENTURE TRUSTEE	Priority	0.00	450.00	0.00	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Priority	0.00	764.44	764.44	764.44	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	77,327.31	73,521.40	0.00	45,550.16	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	18,165.97	18,995.04	0.00	20,330.42	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	4,072.72	4,072.72	4,072.72	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	725.25	725.25	725.25	0.00
VICTORIA'S SECRET	Unsecured	0.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	0.00	NA	NA	0.00	0.00
WF FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WOLPOFF & ABRAMSON LLP++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$65,880.58	\$0.00
Mortgage Arrearage	\$4,797.97	\$4,797.97	\$0.00
Debt Secured by Vehicle	\$14,075.00	\$14,075.00	\$1,475.56
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,872.97	\$84,753.55	\$1,475.56
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,720.85	\$6,720.85	\$0.00
TOTAL PRIORITY:	\$6,720.85	\$6,720.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,678.89	\$15,468.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,240.99</u>	
Disbursements to Creditors	<u>\$108,418.88</u>	
TOTAL DISBURSEMENTS :		<u>\$116,659.87</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.